



Answers to Commonly Asked Questions

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Alameda Alliance for Health	Blue Cross EPO	Blue Cross HMO
Are all members required to have a primary care physician (PCP)?	Yes	No	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	No	Yes
How many times can members change their PCP in one benefit year?	12	N/A	Unlimited
Does the plan offer a prescription drug mail-in program?	No	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	Yes	Yes	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	No
More than 20 outpatient alcohol and drug visits per benefit year	Yes	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	87,689	4,542,359	1,078,699
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	N/A	Yes
Family Practice	Yes	N/A	Yes
Pediatrician	Yes	N/A	Yes
OB/GYN	Yes	N/A	Yes
Internal Medicine	Yes	N/A	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	N/A	No
Type of Accreditation	N/A	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	Yes (excludes medical malpractice)	Yes (excludes medical malpractice)

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Are all members required to have a primary care physician (PCP)?	No	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	No	Yes	Yes
How many times can members change their PCP in one benefit year?	N/A	12	12
Does the plan offer a prescription drug mail-in program?	Yes	Yes	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	No	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	No	No
Acupuncture	No	No	Yes
Chiropractic	No	No	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes/No*	Yes/No*	Yes/No*
Health Plan Statistics:			
Total number of CA members**	1,251,793	994,721	297,341
What types of specialists are offered as PCPs in this plan?			
General Practice	N/A	Yes	Yes
Family Practice	N/A	Yes	Yes
Pediatrician	N/A	Yes	Yes
OB/GYN	N/A	Yes	Yes
Internal Medicine	N/A	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	N/A	NCQA	No
Type of Accreditation	N/A	Commendable (commercial product)	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	No	No

* This insurance plan offers two benefit plans. One includes elective abortions. The other excludes elective abortions.

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	No	No	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	No
Acupuncture	No	Yes	Yes
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	193,430	82,000	96,508
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	NCQA
Type of Accreditation	N/A	N/A	Excellent (Medicaid)
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	No	Yes (excludes medical malpractice)

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	Yes	No	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	No
Acupuncture	No	Yes	No
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	178,471	61,650	190,360
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	No	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	NCQA
Type of Accreditation	N/A	N/A	Commendable (Commercial Product)
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)	No	Yes (excludes medical malpractice)

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	12
Does the plan offer a prescription drug mail-in program?	Yes	Yes	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	Yes
Acupuncture	No	Yes	Yes
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	2,588,688	63,527	43,644
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	NCQA	No	No
Type of Accreditation	Commendable (Commercial Product)	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)	Yes (includes medical malpractice)	No

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Are all members required to have a primary care physician (PCP)?	Yes	Encouraged	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	Unlimited	12
Does the plan offer a prescription drug mail-in program?	No	Yes	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	No	Yes
Acupuncture	No	No	Yes
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	Yes	Yes
Elective abortions	Yes	Yes	Yes/No*
Health Plan Statistics:			
Total number of CA members**	251,580	5,945,089	74,207
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	NCQA	NCQA/JCAHO	No
Type of Accreditation	Commendable (Medicaid & HF Pgm product)	††	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	Yes (includes medical malpractice)	Yes (includes medical malpractice)

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†† For NCQA: Kaiser North - Excellent; Kaiser South - Excellent.

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Molina Healthcare	San Francisco Health Plan	Santa Barbara Health Authority
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12	Unlimited
Does the plan offer a prescription drug mail-in program?	Yes	No	No
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	No	Yes	Yes
Acupuncture	Yes	Yes	Yes
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	Yes
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	251,141	40,144	50,526
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	NCQA	No	No
Type of Accreditation	Commendable (Medicaid)	N/A	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	Yes (excludes medical malpractice)	No

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Santa Clara Family Health Plan	Sharp Health Plan	UHP Healthcare
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How many times can members change their PCP in one benefit year?	12	Unlimited	12
Does the plan offer a prescription drug mail-in program?	No	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional benefits:			
Biofeedback	Yes	No	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per benefit year	No	No	No
Elective abortions	Yes	Yes	Yes
Health Plan Statistics:			
Total number of CA members**	83,616	108,020	109,298
What types of specialists are offered as PCPs in this plan?			
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Other:			
Quality Accreditations (NCQA/JCAHO)?	No	No	JCAHO
Type of Accreditation	N/A	N/A	Full Accreditation
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	Yes (excludes medical malpractice)	No

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Are all members required to have a primary care physician (PCP)?	Yes	Yes
Should a member get a referral from a PCP before going to a specialist?	Yes	Yes
How many times can members change their PCP in one benefit year?	12	12
Does the plan offer a prescription drug mail-in program?	Yes	Yes
Does the plan ask me to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes
Does the plan provide the following optional benefits:		
Biofeedback	No	No
Acupuncture	No	No
Chiropractic	Yes	No
More than 20 outpatient alcohol and drug visits per benefit year	No	No
Elective abortions	Yes	Yes
Health Plan Statistics:		
Total number of CA members**	341,172	10,900
What types of specialists are offered as PCPs in this plan?		
General Practice	Yes	Yes
Family Practice	Yes	Yes
Pediatrician	Yes	Yes
OB/GYN	Yes	No
Internal Medicine	Yes	Yes
Other:		
Quality Accreditations (NCQA/JCAHO)?	NCQA	No
Type of Accreditation	Commendable (commercial product)	N/A
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (includes medical malpractice)	Yes (includes medical malpractice)

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Answers to Commonly Asked Questions about Dental and Vision Service Plans

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Access Dental Plan	Delta Dental	Health Net Dental	Premier Access	Universal Care Dental
Are all members required to choose a Primary Care Dentist?	Yes	No	Yes	No	Yes
Should a member see his or her Primary Care Dentist before going to a specialist?	Yes	No	Yes	No	Yes
How many times can I change my Primary Care Dentist in one benefit year?	12	Unlimited	12	Unlimited	12
How long does it usually take to be seen for a dental checkup after requesting an appointment?	2-4 weeks	2-4 weeks	2-3 weeks	2-4 weeks	2 weeks
How long does it usually take to be seen after identifying the need for follow-up care?	2-4 weeks	2-4 weeks	2-3 weeks	2-4 weeks	2-4 weeks
Dental Plan Statistics:					
Total number of CA members**	171,921	14,162,145	437,506	131,376	194,158
Does the plan require its members to use Binding Arbitration to resolve disputes?***	No	No	Yes (includes medical mal-practice)	No	Yes (includes medical mal-practice)

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Vision Service Plan
What is the maximum length of time between requesting an appointment and being seen for a routine annual vision exam?	30 days (unless a longer length of time is specifically requested)
Can members see a medical doctor (Ophthalmologist) for annual examinations?	Yes
Vision Plan Statistics:	
Total number of CA members**	10,886,485
Does the plan require its members to use Binding Arbitration to resolve disputes?***	Yes (excludes medical malpractice)

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